



SRE0006-US

PATENT

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

J. LOW

Serial No.: 10/718,615

Filed: November 24, 2003

For: SYSTEMS AND METHODS FOR  
AUTOMATED TRANSACTIONS  
PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

## SECOND INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith. The cited references are mentioned in the Search Reports (copies enclosed) of Applicant's corresponding Canadian patent application and are believed relevant for at least that reason.

The undersigned believes that this Second Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Second Information Disclosure Statement is filed, please accept this Second Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit

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Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Second Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

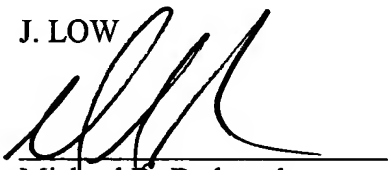
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Date: July 13, 2004

Respectfully submitted,

J. LOW

By:

  
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MDB/SPA/ge

Document #: 1291608 v.1



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PATENT TRADEMARK OFFICE

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PTO/SB/08B (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	10/718,615
		Filing Date	November 24, 2003
		First Named Inventor	J. LOW
		Art Unit	3629
		Examiner Name	Not Yet Assigned
Sheet 2	of 2	Attorney Docket Number	SRE0006-US

<b>OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS</b>			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		JEAN CORA, "What's New in Cybertalk?," CYBERTALK (OCTOBER 2000), <a href="http://www.loma.org/cyboct00.asp">http://www.loma.org/cyboct00.asp</a>	<input type="checkbox"/>
		"The Insurance Industry: The eCommerce Imperative Summary Report," Deloitte & Touche LLP (January 2000); <a href="http://www.dttgfsi.com/publications/pdf_files/insurance.ecommerce.pdf">http://www.dttgfsi.com/publications/pdf_files/insurance.ecommerce.pdf</a>	<input type="checkbox"/>
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Examiner Signature		Date Considered	
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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